



2015 Summary of Benefits City of Bainbridge Island – Police Guild

Health Insurance Coverage

- Begins on the 1st of the month following date of hire
- Employee selects one health option
 1. Regence HealthFirst –\$10 per visit co-pay, no deductible
 2. Group Health – \$10 per visit co-pay, no deductible; Group Health requires members to use their clinics
- Employee health care premiums: \$30 paid by the employee, remainder paid by the City
- Spouse/dependent health care premiums: 10% paid by the employee and 90% paid by the City
- HealthFirst prescription coverage – Prescription co-pay is \$15 (name brand), \$4 (generic)
- Group Health prescription coverage – Prescription is lesser of GHC's charge or \$10 co-pay

Dental Insurance Coverage

- Coverage is through Washington Dental
- Begins on the 1st of the month following date of hire
- Premium is 100% paid for by the City
- There are no deductibles for this plan
- 2 cleanings per year
- Annual maximum - \$1,000
- Lifetime orthodontia maximum - \$1,000
- This is an "Incentive" Plan. All preventative and maintenance work is covered at 100% the first year. Each calendar year you use your dental benefits, your incentive level remains at 100%. If you do not use the plan for a calendar year, your incentive level will decrease by 10% from the last payment level, but will never go below 70%.

Vision Insurance Coverage

- Coverage is through Vision Services Plan (VSP)
- Begins on the 1st of the month following date of hire
- Premium is 100% paid for by the City
- No co-pays
- Plan provides for an eye exam, lenses or contacts every 12 months from your last date of service
- Plan provides for frames every 24 months from your last date of service

Life Insurance

- Provider: Guardian Life
- Coverage: \$100,000
- Premium is 100% paid for by the City
- Includes accidental death and dismemberment coverage

Long Term Disability

- Administered by Association of Washington Cities
- Provider: The Standard
- Premium is 100% paid for by the City
- Provides 67% benefit with 180-day waiting period

Retirement Plans

- Law Enforcement Officers and Fire Fighters (LEOFF) Retirement Plan 2
 - Mandatory employee contribution set by DRS

- City contribution to General Fund set by DRS
- Deferred Compensation
 - Choice of 2 programs
 - State of Washington
 - ICMA
 - Contribution taken out pre-tax
 - City match of up to 2% of base rate of pay per month

Pre-Tax Programs (paid by employee through payroll deduction)

- Flexible spending account for health and dependent day care
- Aflac

Guaranteed Education Tuition

- Savings plan for dependent tuition at many colleges and universities

City Programs

- Employee Assistance Program – 5 visits per issue
- Wellness program - Points earned for time off or tangibles

Vacation, Sick Leave, Holidays

- Vacation: 9 - 16 hours per month, increases with longevity
- Sick Leave: 10 hours per month
- Holidays (Fixed): 10 per year
- Holidays (Floating): 7.33 hours per month

Special Allowances

- Police Boots - \$200 per year
- Uniform allowance

Special Pay

- Longevity Pay
 - 1% after first 5 years of continuous employment with department
 - Increases with longevity, up to 5%

Education Incentive

- Associate's Degree: 2.5%
- Bachelor's Degree: 5%